

IN THE CLAIMS

Amended claims follow:

1. (Currently Amended) A method for paying for a transaction over the Internet, comprising:
 - [(a)] receiving information utilizing a network, wherein the information includes an Internet Protocol (IP) address of a user and an amount of payment due;
 - [(b)] identifying an account using at least a portion of the IP address; and
 - [(c)] administering payment for the payment due by billing against the account; wherein user data is identified based on the received information, and the user data is sent to a site, wherein the user data includes shipping information; wherein the site sends the information in response to the user carrying out a transaction using the site;
wherein a uniform resource locator (URL) link is provided to the user from the site, where the URL allows the user to give permission for the payment to be administered, and, in response to the user giving the permission, the site is provided with a confirmation number and the shipping information of the user and the user is provided with the confirmation number;
wherein the receiving, the identifying, and the administering are carried out by a network service provider
2. (Cancelled)
3. (Original) The method as recited in claim 1, wherein the information further includes port numbers.
4. (Cancelled)
5. (Cancelled)

6. (Cancelled)
7. (Cancelled)
8. (Currently Amended) The method as recited in claim 1, and further comprising
[[the step of]]limiting the administration of payment based on a rule.
9. (Currently Amended) The method as recited in claim [[2]]1, and further
comprising [[the step of]]collecting a fee from the site.
10. (Original) The method as recited in claim 9, wherein the fee is a percentage of the
payment due.
11. (Original) The method as recited in claim 1, wherein the account is a debit
account.
12. (Currently Amended) The method as recited in claim 1, wherein [[the steps]]the
receiving, the identifying, and the administering are carried out by a financial
institution offering credit with credit cards in conjunction with [[a]]the network
service provider.
13. (Currently Amended) A computer program product for paying for a transaction
over the Internet, comprising:
 - [[(a)]]computer code for receiving information utilizing a network, wherein the
information includes an Internet Protocol (IP) address of a user and an amount of
payment due;
 - [[(b)]]computer code for identifying an account using at least a portion of the IP
address;[[and]]
 - [[(c)]]computer code for administering payment for the payment due by billing against
the account; and

computer code for identifying user data based on the received information, and sending the user data to a site, wherein the user data includes shipping information;
wherein the site sends the information in response to the user carrying out a transaction using the site;
wherein a uniform resource locator (URL) link is provided to the user from the site, where the URL allows the user to give permission for the payment to be administered, and, in response to the user giving the permission, the site is provided with a confirmation number and the shipping information of the user and the user is provided with the confirmation number;
wherein the computer code is executed by a network service provider.

14. (Cancelled)
15. (Original) The computer program product as recited in claim 13, wherein the information further includes port numbers.
16. (Cancelled)
17. (Cancelled)
18. (Cancelled)
19. (Cancelled)
20. (Original) The computer program product as recited in claim 13, and further comprising computer code for limiting the administration of payment based on a rule.
21. (Currently Amended) The computer program product as recited in claim ~~[[14]]~~13, and further comprising computer code for collecting a fee from the site.

22. (Original) The computer program product as recited in claim 21, wherein the fee is a percentage of the payment due.
23. (Original) The computer program product as recited in claim 13, wherein the account is a debit account.
24. (Currently Amended) The computer program product as recited in claim 13, wherein the computer code is executed by a financial institution offering credit with credit cards in conjunction with ~~[[a]]~~the network service provider.
25. (Currently Amended) A system for paying for a transaction over the Internet, comprising:
- [[a)] logic for receiving information utilizing a network, wherein the information includes an Internet Protocol (IP) address of a user and an amount of payment due,
- [[b)] logic for identifying an account using at least a portion of the IP address;[[and]]
- [[c)] logic for administering payment for the payment due by billing against the account; and
- logic for identifying user data based on the received information, and sending the user data to a site, wherein the user data includes shipping information;
- wherein the site sends the information in response to the user carrying out a transaction using the site;
- wherein a uniform resource locator (URL) link is provided to the user from the site, where the URL allows the user to give permission for the payment to be administered, and, in response to the user giving the permission, the site is provided with a confirmation number and the shipping information of the user and the user is provided with the confirmation number;
- wherein the logic is implemented by a network service provider.

26. (Currently Amended) A method for paying for a transaction over the Internet, comprising:
- (a) providing a link to a site on a network where a business transaction is occurring;
 - (b) receiving information from the site at a third party location during the transaction, wherein the information includes an Internet Protocol (IP) address of a user and an amount of payment due;
 - (c) identifying an account using at least a portion of the IP address;
 - (d) identifying whether any rules are associated with the account;
 - (e) conditionally administering payment for the payment due by billing against the account in accordance with any identified rules;
 - (f) identifying shipping information based on the received information;
 - (g) sending the shipping information to the site; and
 - (h) receiving compensation from the site;
- wherein a uniform resource locator (URL) link is provided to the user from the site, where the URL allows the user to give permission for the payment to be administered, and, in response to the user giving the permission, the site is provided with a confirmation number and the shipping information and the user is provided with the confirmation number;
- wherein (a)-(h) are carried out by a network service provider.
27. (Currently Amended) The method as recited in claim 1, wherein the information is received from a combination of the user and ~~[[a]]the~~ site, where the information is received from the site in response to the user carrying out ~~[[a]]the~~ transaction using the site.
28. (Previously Presented) The method as recited in claim 1, wherein the account is identified utilizing a database which links the information with a corresponding account.
29. (Cancelled)

30. (New) The method as recited in claim 8, wherein the rule identifies at least one category in which goods or services are permitted to be purchased.